

Eroding benefits – fact or fiction

By Col. Norm Seip
48th Operations Group
commander

You've heard all about it, read all about it – your benefits are going, going ... gone! Retirement – forget it; it won't be there when you retire and hang up the blue suit!

STOP! Let's get the real story out, then you decide what's fact and what's fiction.

The retirement system is not in a state of flux. In fact, over the last 10 years the basic computation has not changed.

Yes, if you entered the military on or after July 31, 1988, the lifetime value of your retirement

plan will be 25 percent less when compared to those people in the retirement plan that was in effect 17 years ago in 1980.

But, no matter which of the three plans you're under, the Final Basic Pay Plan, for those who took the oath of office prior to Sept. 8, 1980, The High Three for those who took the oath from Sept. 8, 1980 to July 31, 1988, or the Military Retirement Reform Act which came into existence after July 31, 1988, your plan hasn't changed and, in fact, you and your plan are grandfathered, or protected, against any future changes made to the retirement system.

So how does your plan compare to the others?

As an example, if you are an

E-7 who retired at 20 years with dependents, you would have earned about \$40,000 in pay and allowances during your last years in the Air Force. Your base pay would be approximately \$28,000. Under the Final Basic Pay Plan, you would earn about \$14,000 per year pay (about 50 percent of your base pay). Under the High Three, you would earn about \$13,000 per year (or about 46 percent of your base pay). And under the MRRA, you would receive about \$10,000 per year (or about 30 percent of your base pay). Under both the Final Basic Pay Plan and High Three, you would receive full inflation protection for COLA, but only partial COLA adjust-

ment under the MRRA.

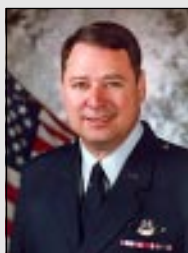
Where does the current active duty force fall under each of the programs? Approximately 56 percent come under the MRRA with less than 20 percent under the Final Basic Pay Plan.

Can we bring back the Final Basic Pay or High Three retirement plans? No. Can we guarantee that another retirement system won't be put into place for those who enter the military in the future? Absolutely not. But the Air Force can guarantee you that the program you came under when you took your oath is yours for the remainder of your life.

Bottom line: your retirement system will be there when you retire.

Action lines

The Action Line is your direct link to me for complaints, suggestions, or comments. It's not intended to replace the chain of command. When normal command and agency channels haven't been able to resolve your concerns, call (Ext. 2324), fax (Ext. 5367), e-mail (Action_Line), send through distribution (48 FW/PA), mail (48 FW/PA, Unit 5210 Box 215 APO AE 09464-0215), or hand carry your Action Line to the public affairs office (Bldg. 1085). You may remain anonymous; to receive a reply, however, leave your name, unit, duty or home phone number, and full APO mailing address. Names will be kept confidential.



Sylven Schaffer
48th Fighter Wing
commander

Hospital staff an asset

The staff at Lakenheath hospital are an asset to the Air Force. I have been a military wife for 18 years and my recent visit to hospital was outstanding in every area. You all are

the very best the Air Force has and will not be forgotten. A special thank you to Dr. (Lt. Col.) Sylven Schaffer and a special thank you to SrA. David Alvarado at same day surgery for outstanding care. SrA. Dennis Fulmer in occupational therapy was also outstanding.

I echo your sentiments and know our medical personnel appreciate your recognition of their professionalism and service. As their motto says, they really are "a cut above."

Cars in flightpath

As I live in Brandon, I drive by the runway threshold everyday and I see quite a few British cars parked directly underneath the flight path even though this is marked as no parking. Is there anyway we can get local authorities to enforce this?

I'm not sure. Since we don't have traffic enforcement jurisdiction in that area, I can only continue to bring the

matter up with the Suffolk Constabulary and depend on their help. I will ask Suffolk Highways to place signs up to direct people to the car park adjacent to the perimeter fence. Hopefully, our neighbors will get the message that this is a safety issue for them.

Bank hours changed

Why is the community bank going to start closing at 4 p.m. Friday afternoons when that is the only day that teachers and workers at RAF Feltwell can do banking?

Because their survey found that between 4 - 5 p.m., very few customers used the bank. But at 10 a.m., there was always a line of folks wanting to get in. To satisfy the most customers, the bank is open from 9 a.m. - 4 p.m. Fridays.

In addition, the bank is also open from 9 a.m. - 3:30 p.m. Mondays -

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